

ARIZONA FIRE & MEDICAL AUTHORITY



July 1, 2021 – June 30, 2022

Employee Benefits Guide

This summary offers highlights of the various health insurance and retirement benefits provided to employees and their dependents. The Authority reserves the right to terminate, amend or modify plans, coverage and premiums for all benefits.

Open Enrollment is your annual opportunity to make changes to current benefits and/or elect other coverages. Open enrollment is typically held in May of each year.

Most benefit elections become effective July 1st and remain in effect until the following June 30th. Once enrolled, changes cannot be made during the plan year unless there is a qualifying “Life Event”. Changes resulting from qualifying Life Events must be submitted within 30 days of the occurrence. For a list of qualifying life events, contact Human Resources.

Detailed Benefit Information can be found at
MyAFMAConnect (MAC) Employee Intranet
<https://myafmaconnect.afma.az.gov>

To request Benefit changes, email:
[**employment@AFMA.Az.gov**](mailto:employment@AFMA.Az.gov)

To request Payroll changes, email:
[**payroll@AFMA.Az.gov**](mailto:payroll@AFMA.Az.gov)

Introduction

The Arizona Fire & Medical Authority (AFMA) recognizes that its people are its most valuable assets. Therefore, AFMA is pleased to offer eligible full-time employees a benefits program with a wide variety of competitive and comprehensive health, dental, vision, life insurance, and disability benefits. These benefits are designed to provide personnel with the options and flexibility to customize their benefits package to meet individual or family needs. With this in mind, please take the time to carefully review the information presented in this Benefit Summary Guide.

This booklet also provides summary information for the various primary and supplementary retirement plans provided to employees. You will also find information on the many sponsored ancillary benefit programs. While all of these plans are offered during Open Enrollment (OE), not all of them may be elected through the normal OE website election system, additionally all of these programs, except pet insurance, can be payroll deducted.

This summary is intended to highlight major benefit coverages only. Please refer to actual plan documents for complete details of coverage provided by each benefit plan. If there are any discrepancies between this booklet and the plan policy documents, the policy document shall prevail. Copies of all plan documents are accessible through [My AFMA Connect](#). Some of the benefits provided are governed by the AFMA Budget & Operational Plan, which require annual approval and may be subject to change before final budget adoption. Additionally, premium costs, contribution rates and other fees associated with these benefits may be established by outside providers. As a result, generally these rates will not be included in this summary. However, all rates will be provided during the open enrollment process and upon request and through various additional AFMA resources.



General Pay & Benefit Information

AFMA Administration personnel are available to provide assistance with all human resources and payroll issues. We strive to provide rapid responses to your questions and enact payroll and requested benefits changes. The quickest and most effective means of communication for payroll and benefit related questions is by emailing the appropriate department for your needs. Employees should note that the following items should also be submitted through email:

- Payroll Questions
- Verification of Employment Submissions
- Leave Accrual Questions
- Reporting Qualifying Life Events
- Benefit Questions or Changes

HR email:

Employment@AFMA.Az.Gov

PR email:

Payroll@AFMA.Az.Gov

AFMA also utilizes the Employee Self Service (ESS) Website to facilitate employee's 24 hour access to payroll and W-2 history, reproduction of paystubs, customizable summary wage and benefits reports, and a Paycheck Calculator. The following payroll items are required to be submitted through the ESS Website:

- Phone & Address Changes
- Emergency Contact Information Updates
- Dependent Status Updates
- Federal (W-4) & State (A-4) Changes
- Direct Deposit Changes

AFMA ESS Website: <https://ess.tyler-incode.com/afma>

TeleStaff is used to manage your work schedule, show availability, access accrual balances, and request paid leave. TeleStaff is also AFMA's formal 'Time Keeping System' used in the payroll process, and should always reflect your hours worked accurately. It is each employee's responsibility to review their 'Calendar' every pay period. If you find errors in your hours worked, or miss-coded items, email "[Scheduling](#)" to request corrections prior to payroll processing.



AFMA TeleStaff Website: <https://telestaff.afma.az.gov/login>

Employee & Family Support Resources

AFMA Resiliency Resources available on [My AFMA Connect](#)

AFMA greatly values its employees and their families and recognizes that the services provided by its personnel inherently carries with it a higher incidence of work-related stressors. AFMA provides several resources to help its employees and their families seek assistance to alleviate these stresses. Below are links to confidential resources that are available to access anytime, day or night. These resources provide access to a myriad of peer and professional counselors, self-evaluation assessments, informational videos, and articles to help employees and their families. AFMA encourages you and your dependents to utilize these resources whenever necessary.

AFMA Peer Support Team members are trained in peer support, resiliency, confidentiality, and individual crisis intervention. Reach a [Peer Support Team](#) Member through individual contact, referral, and response to High Stress Incidents.

24/7 First Responder Specific Counselor Line (480) 518-9853

This number is the *preferred* AFMA resource for Firefighters and EMS. The number connects the caller directly to a 24/7 counseling hotline operated by Crisis Preparation and Recovery. (CPR)

Partnering with CPR, their representatives know how to uniquely navigate AFMA's EAP and insurance providers to help you get the FIRST RESPONDER SPECIFIC help you need, immediately and confidentially.

<https://www.crisisprepandrecovery.com/>

ADDITIONAL RESOURCES

ComPsych EAP:	guidanceresources.com	833-955-3386
100 Club FireProof App:	Fireproof Wellness Mobile App	Code (AZ10)
Fire/EMS/Family Member Helpline:		888-731-3473
Safe Call Now:	www.safecallnow.org	206-459-3020
First Responder Network:	www.frsn.org	415-721-9789
National Suicide Prevention Line:		800-273-8255
Arizona Teen Crisis Solutions:		623-879-9600
Share The Load:	www.nvfc.org/share-the-load	888-731-3473
*Copper Springs:	www.coppersprings.com	480-418-4367

**In/Outpatient Mental Health Facility w/First Responder Specific Program"*

Benefits Administrator

In order to provide competitive and affordable health insurance benefits, AFMA participates in the Kairos Health Arizona, Inc. (Kairos) Trust. Kairos was established pursuant to Arizona Revised Statutes § 11-952.01, and provides health benefits and related services to public entities. Employee coverages offered through Kairos include medical, dental, prescription drug, vision, and voluntary supplementary plans.

Kairos and its representatives are valuable resources for benefit related news and information and should be your point of contact to obtain assistance with health insurance related issues. Kairos can also aid in benefits coordination, and navigation of pharmacy formularies. Through the Kairos website, you can access AFMA's insurance providers, open enrollment information, instructional videos, and benefit comparison tools.

Jenna Arico

AFMA's Benefits Coordination
Representative

Jenna.Arico@kairoshealthaz.org

602-845-6148 or 888-331-0222



<https://www.svc.kairoshealthaz.org/>

FY 2021-2022 Summary of Benefit Changes

1. Kairos's medical network is changing to UnitedHealthcare (UHC), with UMR administering claims.
2. New combined medical/prescription ID cards will be sent to everyone this year.
3. Teladoc is taking over as the telehealth provider, allowing access to general medicine, behavioral health care—and now—dermatology services.
4. ComPsych will be the new employee assistance program (EAP) administrator.
5. Prescription copays are increasing (see page 11).
6. The 90-day prescription option is being eliminated through retail pharmacies but will still be available through mail order.
7. The HDHP preventive prescription list is being modified to allow for generic prescriptions only.
8. We've extended preventive service coverage to conditions like diabetes and asthma, with no participant cost-share.
9. We've eliminated age restrictions on preventive services, such as mammograms and colonoscopies.
10. Allowable HSA contributions have increased to \$3,600 for individuals and \$7,200 for families.
11. eHealthScreenings will be the new biometric screening vendor.

United Healthcare PPO Insurance Policies

Subject to requirements of insurer & terms of plan documents.

In-Network Benefit	PPO Core Plan (\$500)	PPO Copay \$750
Plan Year Deductible	(Embedded Deductible)	(Embedded Deductible)
Employee	\$500	\$750
Employee +1	\$1,000	\$1,500
Employee +2 or more	\$1,500	\$2,250
Out-of-Pocket Max	(Medical & Prescription)	(Medical & Prescription)
Employee	\$4,500	\$5,000
Employee +1	\$9,000	\$10,000
Employee +2 or more	\$9,000	\$10,000
Coinsurance (After Deductible)	You Pay 20%	You Pay 20%
Physician Office Visit • Primary Care Physician • Specialist Physician	Deductible/OOP-Max	\$20 \$40
Preventive Services • Well Adult Care • Well Child Care • TeleHealth (Teladoc)	You pay 0% You pay 0% Deductible/OOP-Max	You pay 0%
Emergency Room & Urgent Care Facility	Deductible/OOP-Max	Deductible/OOP-Max \$40 Copay
Inpatient & Outpatient Facility & Professional Services	Deductible/OOP-Max	Deductible/OOP-Max
Prescription Drugs (30-Day Supply)	Generic \$10 Preferred \$60 Non-Preferred \$110 Specialty 50%	Generic \$10 Preferred \$60 Non-Preferred \$110 Specialty 50%
Mail Order Drugs (90-Day Supply)	Generic \$25 Preferred \$120 Non-Preferred \$220	Generic \$25 Preferred \$120 Non-Preferred \$220

NOTE: Employees may use any physician. However, it is advantageous to use an in-network provider to receive maximum health plan benefits, lower in-network deductible, and lower out-of-pocket expenses. For details on Out of Network coverage refer to your specific plan documents.

In-network and out-of-network deductibles and out-of-pocket maximums are accumulated separately. This means that amounts applied toward the

United Healthcare HSA Insurance Policies

Subject to requirements of the insurer & terms of plan documents.

In-Network Benefit	\$1,500 HDHP HSA	\$2,500 HDHP HSA	\$5,000 HDHP HSA
Plan Year Deductible	(Non-Embedded*)	(Non-Embedded*)	(Embedded)
Employee	\$1,500	\$2,500	\$5,000
Employee & 1	\$3,000	\$5,000	\$10,000
Employee & 2+	\$3,000	\$5,000	\$10,000
Out-of-Pocket Max	(Medical & Drugs)	(Medical & Drugs)	(Medical & Drugs)
Employee	\$3,500	\$3,450	\$6,450
Employee & 1	\$6,550	\$6,550	\$12,900
Employee & 2+	\$6,550	\$6,550	\$12,900
Coinsurance (After Deductible)	You Pay 20%	You Pay 20%	You Pay 20%
Physician Office • Primary Care • Specialist	Deductible / OOP-Max	Deductible / OOP-Max	Deductible / OOP-Max
Preventive • Well Adult Care • Well Child Care • TeleHealth/ Teladoc	You pay 0% You pay 0% Deduct/OOP-Max	You pay 0% You pay 0% Deduct/OOP-Max	You pay 0% You pay 0% Deduct/OOP-Max
Emergency Room & Urgent Care	Deduct/OOP-Max	Deduct/OOP-Max	Deduct/OOP-Max
Hospital Inpatient & Outpatient	Deduct/OOP-Max	Deduct/OOP-Max	Deduct/OOP-Max
Prescription Drugs After Deductible Met (30-Days)	Generic \$10 Preferred \$60 Non-Preferred \$110 Specialty 50%	Generic \$10 Preferred \$60 Non-preferred \$110 Specialty 50%	Generic \$10 Preferred \$60 Non-preferred \$110 Specialty 50%
Mail Order Drugs After Deductible Met (90-Days)	Generic \$25 Preferred \$120 Non-Preferred \$220	Generic \$25 Preferred \$120 Non-Preferred \$220	Generic \$25 Preferred \$120 Non-Preferred \$220

In-network deductible and out-of-pocket maximum do not also apply toward the out-of-network deductible and out-of-pocket maximum. Similarly, amounts applied toward the out-of-network deductible and out-of-pocket maximum do not also apply toward the in-network deductible and out-of-pocket maximum.

***Non-Embedded:** Employees with dependents must meet family deductible before plan pays benefits for any member of the family (other than preventative/wellness care).

HDHP HSA Medical Plans

The High Deductible Health Plan (HDHP) Health Savings Account (HSA) plans work in conjunction with a special savings account which allows you to make IRS approved Tax Exempt contributions through payroll deduction. Funds in your HSA account are used to pay costs associated with deductibles, copays and out-of-pocket maximums. Once you meet your out-of-pocket maximum—the maximum you can pay in a plan year—your medical plan pays eligible expenses at 100%. Funds not used in your HSA account during the current plan year will be rolled over for you to use in future years. This can reduce your share of the expenses in the following years.

For those enrolled in HSA plans, AFMA will make lump sum contributions, (50% in July & 50% in January), of the approved fiscal year amount. It is important to note that all contributions into this HSA account including; payroll deductions, AFMA's funding, PEHP diversions, and your significant other's contributions accumulate toward the calendar year maximum, so be sure to avoid excess contributions. You are responsible for all tax consequences and IRS reporting requirements associated with your HSA account.

HSA - HealthEquity

For questions about your HSA account held by HealthEquity, call Member Services at **866-346-5800**.

- Free HealthEquity Account Card - FDIC insured
- 24/7/365 – Information when you need it
- Go online and access easy to use self-service tools
- For more information and to access your account Log on to the website at <https://www.healthequity.com/>
- For mobile access, download the Application specific for your phone or tablet



Am I eligible to participate in an HSA plan?

Because Health Savings Account (HSA) Plans have special tax advantages, the Internal Revenue Service (IRS) defines specific rules on participation. To be eligible:

- ⇒ You must be enrolled in a qualified HSA medical plan (United Healthcare HDHP HSA Plans are qualified health plans.)
- ⇒ You must not be covered under any other health coverage:
 - *A Spouse's non-HDHP medical or pharmacy plan
 - *Medicare Part A or Part B
 - *A general purpose Flexible Spending Account (FSA) plan (Employer's or Spouse's)
- ⇒ If under the age of 26 you cannot be claimed as a dependent on another person's tax return (i.e.: Parents)
- ⇒ *If you are covering a dependent under age 26 but they are not listed as a dependent on your tax return, you are not able to use HSA dollars to pay for their medical expenses.*

For complete rules and requirements, please contact the IRS or visit: www.irs.gov/publications/p969

HSA Annual Limits

2021 HSA Limits

- ⇒ **Annual HSA Contribution Maximum**
 - \$3,600 for employee only coverage
 - \$7,200 for employee and dependent coverage
- ⇒ **Annual Catch-up Contribution Maximum**
 - \$1,000 (HSA-eligible individuals age 55 or older)

HSA contribution limits are determined on a calendar/tax-year basis. This means that the limits you see here apply to the January 1 through December 31 period. This is a little different from the Kairos benefit plan year, which runs July 1 to June 30.

Delta Dental Insurance

Benefits	In-Network	Out-of-Network
Annual Maximum	\$1,500	
Annual Deductible Individual Family	Deductible does not apply to Preventive Services \$50 \$150	
Preventive Services (Twice/Yr)	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia (Ages 8 - 19)	50%	50%
Lifetime Ortho Max	\$1,500	

Total Dental Administrators Insurance

Total Dental Administrators (TDA) provides comprehensive dental care on a predetermined fee schedule. There are no deductibles, no claim forms, and no annual or lifetime benefit maximums. The plan provides preventive care and includes orthodontics for children and adults. It also covers eligible dependents up to age 26. *TDA Services are covered only in the state of Arizona.*

VSP Vision Insurance

Benefit / Frequency (In-Network)

Eye Exam (<u>every 12 months</u>)	\$10 Copay
Frames (<u>every 12 months</u>)	\$0 Copay \$180 allowance basic frames \$200 allowance featured frames 20% savings on amount over allowance \$100 Costco & Walmart frames
Prescription Glasses/Lenses (<u>every 12 months</u>) -Single vision, bifocal & trifocal	\$25 Copay
Lens Enhancements (<u>every 12 months</u>)	Standard Progressive Lenses \$0 Premium Progressive \$95-\$105 Custom Progressive \$150-\$175
Contact Lenses (<u>every 12 months</u>)	Up to \$60 Copay for Exam \$150 allowance

Ancillary* Insurance (Through Kairos)

**Voluntary Supplemental Plans that are Sponsored by AFMA, but paid for by Employees.*

MetLaw: Legal Support Services

Low Plan	High Plan (Plus Low Plan)
<ul style="list-style-type: none"> •Identity Theft Defense •Tenant Negotiations/Foreclosures •Powers of Attorney, Guardianship, Conservatorship, demand letters, school hearings •Disputes Over Consumer Goods •Defense of Traffic Tickets •Elder Care Law 	<ul style="list-style-type: none"> •Personal Bankruptcy •Tax Audit Representation •Purchase/Sale of Home/Property •Revocable & Irrevocable Trusts •Civil Litigation Defense & Pet Liability •Juvenile Court Defense •Adoption

Identity Guard: Identity Theft Services

Product Benefits	Value	Total	Premier
ID Verification Alerts	*	*	*
IBM Watson Artificial Intelligence	*	*	*
Personal Risk Management Score	*	*	*
Proactive Threat Alerts & Action Steps	*	*	*
Dark Web Monitoring	*	*	*
Address Monitoring		*	*
Social Insight Report			*
Credit Monitoring		3-Bureau	3-Bureau
Credit Score		1-Bureau	1-Bureau
Credit Reports			*
\$1 Million Identity Theft Insurance	*	*	*
PC & Mobile Protection Tools	*	*	*
US-Based ID Theft Recovery Assistance	*	*	*
Child Identity Protection	*Family	*Family	*Family

MetLife: Hospital Indemnity

Covered Event	Benefit
Hospital Admission (1/Year)	\$500
ICU Supplemental Admission	\$500
Hospital Confinement (up to 15 days)	\$200/Day
In-Patient Rehab Benefit	\$200/Day
Health Screening Benefit (Wellness)	\$50

Ancillary Insurance (Through Kairos)

MetLife: Critical Illness

Eligible Individual	Initial Benefit
Employee	\$10,000 / \$20,000 / \$30,000
Spouse/Domestic Partner	50% of Employee's Initial Benefit
Dependent Child(ren)	50% of Employee's Initial Benefit

MetLife: Accident Insurance

Injuries	Benefit
Fractures & Dislocations	\$100 - \$6,000
Second & Third Degree Burns	\$100 - \$10,000
Concussion	\$400
Cuts/Lacerations	\$50 - \$400
Eye Injuries	\$300
Medical Services & Treatment	Benefit
Ambulance	\$300 - \$1,000
Emergency Care	\$50 - \$100
Non-Emergency Care	\$50
Physician Follow-Up	\$75
Therapy Services (Including Physical Therapy)	\$25
Medical Testing Benefits	\$200
Medical Appliances	\$100 - \$1,000
Inpatient Surgery	\$200 - \$2,000

Hospital Coverage (Accident)

Admission:	\$1,000 (Non-ICU) / \$2,000 (ICU) per accident
Confinement:	\$200/Day (Non-ICU) / \$400/Day (ICU) Both 31 Days Max
Inpatient Rehab:	\$200/Day Max 15 Days/Accident Max 30/Days per yr.

Accidental Death

Employee \$50,000 / Spouse \$25,000 / Child(ren) \$10,000

Dismemberment, Loss & Paralysis

\$500 - \$50,000 Per Injury

Ancillary Insurance (Through Kairos)

Nationwide Pet Insurance—*This plan can be added or removed anytime throughout the year.*
(No Payroll Deduction)

90% Reimbursement for Treatment of Ill/Injured Pet

Spay/Neuter, Hereditary Issues, Rx Therapeutic Diets, Dental Care.



Ancillary Insurance (Direct Vendors)

Standard Voluntary Life Insurance

Employees - \$10,000 to \$500,000 in \$10,000 increments

Spouses - \$10,000 to a maximum of \$500,000, but not to exceed 100% of employee combined Basic & Additional Life Coverage.

Child(ren) - Increments of \$2,000; \$4,000; \$6,000; \$8,000; or \$10,000 This amount may not exceed 100% of employee combined Basic & Additional Life Coverage.

See Plan Summary for Details

Aflac Insurance

Employees have a wide variety of additional supplemental insurance plans through Aflac that can be payroll deducted. Plan options:

- Short Term Disability
- Accident Indemnity
- Cancer Benefits
- Critical Care & Recovery
- Hospital Indemnity
- Additional Dental Benefits

Contact Karen Jones or Deb Tornberg for more information

karen_jones@us.aflac.com

602-229-1970

Travel Assistance Program

The Travel Assistance Program is offered by Europe Assistance USA through The Hartford. This program can help you with pre-travel information, global access to medical professionals during emergencies, and Identity Theft services when you travel more than 100 miles from home or internationally for trips of up to 90 days.

The Hartford

800-243-6108

Ancillary Insurance (Direct Vendors)

LegalShield & ID Shield

LegalShield:

- Direct Access to Dedicated Full Service In-State Law Firm
- Unlimited Consultations & Advice
- Attorney Written Letters Sent to 3rd Parties on Your Behalf
- Last Will & Testament, Living Will & Healthcare Power of Attorney
- Online Legal Forms on Demand
- Personal Contract & Document Reviews
- Savings on Divorce / Adoption / Child Support / Custody / Bankruptcy / Foreclosure

LegalShield:

- Unlimited Identity Consultations
- Daily Credit File Monitoring & Quarterly Score Tracker
- Criminal & Court Records Monitoring
- Black Market Website Surveillance
- Professional Identity Restoration
- \$5 Million Service Guarantee

Linda Bowden, CITRMS

Linda@123myrights.com

800-742-4775



ManhattanLife Cancer Insurance

Cancer Insurance:

- Cancer & Specified Disease Insurance Protection
- Optional Critical Care Riders Available
- First Occurrence Benefits \$1,000 - \$50,000
- Annual Cancer Screening Reimbursements
- Daily Hospital Confinement Benefits
- Surgical Benefits (In-Patient/Out-Patient)
- Radiation, Chemotherapy & other Treatment Benefits

www.manhattanlife.com

480-998-8390

Ancillary Insurance (Direct Vendor)

The Hartford Long Term Disability Insurance (LTD)

AFMA Paid Benefit (Sworn PSPRS Employees)

Long Term Disability (LTD) continues a portion of your monthly earnings if an illness or injury leaves you unable to work. LTD benefits begin after you have been totally disabled for 90 days. An employee will need to use all available paid leave for the 90 day period before LTD goes into effect.

Monthly Benefit/ Max Benefit	60% of monthly earnings to a maximum benefit of \$6,000 per month
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Elimination Period	90 Calendar Days
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Maximum Benefit Period	If an employee becomes disabled before age 62, LTD benefits may continue until age 65. If an employee becomes disabled at age 62 or older, the benefit duration is determined by the age of employee when the disability begins.
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AFMA Paid Benefit (Non-Sworn ASRS Employees)

LTD insurance for AFMA Non-Sworn employees benefits are provided through the Arizona State Retirement System (ASRS). For LTD qualification requirements and benefit details go to the ASRS website at <https://www.azasrs.gov/content/long-term-disability>.

Monthly Benefit	66.6% of monthly earnings based on ASRS contributions.
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Elimination Period	180 Calendar Days
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Maximum Benefit Period	LTD Benefits continue as long as the employee is disabled, or until normal retirement criteria is met.
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COBRA Coverage Notice

AFMA complies with a provision of federal law referred to as the Consolidated Omnibus Budget Reconciliation Act (COBRA). AFMA's medical plan offers employees and covered dependents the opportunity to elect temporary continuation of the group health coverage when coverage ends due to a qualifying event.

Qualifying events include: change in employment status, divorce, marriage, birth, death, adoption and dependents turning 26. Qualifying events must be reported in writing to Employment@AFMA.Az.Gov, within 30 days of the event. Qualified beneficiaries who elect COBRA continuation coverage must pay the monthly premiums for elected plans. The maximum period of COBRA eligibility is generally 18 to 36 months, depending on the qualifying event. AFMA's COBRA Administration Services are provided by **Vimley Benefit Solutions, Inc.**

PO Box 6 • Mukilteo, WA 98275-0025

Phone: 206-859-2697 • Fax: 425-771-1226 • Email: COBRA@Vimly.com

Ancillary Insurance (Direct Vendor)

Worker's Compensation Insurance

AFMA Paid Benefit

All AFMA employees are insured & provided benefits under the Workers' Compensation Act in the event of work related injury or illness; it is AFMA's policy to follow regulatory requirements.

SECURIS Insurance Pool, Inc.

www.securisinsurancepool.org

888-603-0144

Standard Life Insurance

AFMA Paid Benefit

Employee Life: 1.5 times annual base salary - \$100,000 max

Employee AD&D*: 1.5 times annual base salary - \$100,000 max

*AD&D: Accidental Death & Dismemberment

Annual base salary excludes longevity, holiday pay, stipends and overtime pay and is rounded to the next higher \$1,000

The amount of your Life Insurance Benefits on and after your 65th birthday will be 65% of the amount of Life Benefits in effect on the day before your 65th birthday and will be reduced by 50% on and after your 70th birthday.

Post Employment Health Plan (PEHP)

AFMA Paid Benefit

AFMA contributes 1.5% of employee's base wages into a PEHP account administered by Nationwide. Employees may divert PEHP contributions into their Health Savings Account (HSA). For additional information, or to elect this option email Payroll@AFMA.Az.Gov.

Employee Assistance Program (ComPsych)

AFMA Paid Benefit

All AFMA employees and family members have 24-hour telephone & web-site access to confidential counseling services that can help with a variety of everyday issues. Coverage includes up to six (6) one-on-one counseling sessions per family member, per issue, per year at no cost to you. *First responders receive up to twelve (12) sessions for traumatic on-the-job events.*

www.guidanceresources.com

Web ID (for Registration): **KairosEAP**

833-955-3386

Additional Voluntary Deductions

The following deductions are Voluntary and may be processed through payroll deduction, most deductions are withheld only 24 times per year. To participate in these deductions, a signed form must be submitted to Payroll@AFMA.Az.Gov, and may be started or stopped at any time throughout the year. For additional information regarding these benefits, reach out to the Local 3573 AFMA Chapter Union Representatives:

- Station Kitty
- IAFF FirePac
- FF's Charities
- 3573 USCFFA Union Dues
- Political Action Committee
- Health & Relief Fund

Employee Federal & State Income Taxes

AFMA is required to withhold taxes on wages by the federal and state governments. However, it is the employee's responsibility to declare a withholding status, and identify personal allowances through the submission of the appropriate withholding forms.

Additionally, it is the employee's responsibility to also ensure that their elections will sufficiently satisfy their annual tax requirements. Therefore, it is important to work with a tax professional and periodically review your withheld amounts on a regular basis.

Tax withholding forms must be submitted through the Employee Self Service (ESS) Website, it is recommended that after you submit your form, you review your withheld amount to ensure changes occurred as anticipated. It is also recommended that if you halt tax withholdings, you set a reminder to reverse this change when appropriate. The following Withholding Election forms must be submitted through the ESS website:

- Employee's Federal Withholding Allowance Certificate (W-4)
- Employee's Arizona Withholding Election (A-4)

Note: The new W-4 can be quite confusing and involved, be sure to review the impact it has on your Federal withholding, and reach out to Payroll@AFMA.Az.Gov for submission assistance.

Medicare

AFMA is required to withhold Medicare taxes on all applicable wages. Employees are not required to submit withholding forms. However, certain medical related deductions reduce taxable earnings.

Social Security

AFMA's full-time employees do not participate in Social Security, and as a result, may not be eligible for these benefits upon retirement, or may have benefits greatly reduced by the Windfall Elimination Provision, or the Government Pension Offset Provision. More information is available at www.socialsecurity.com, or by contacting the Social Security Administration directly at 800-772-1213.

State Retirement Benefits

Arizona State Retirement System (ASRS)

AFMA provides Non-Sworn Civilian, and PSPRS Annuitant Employees with membership in the Arizona State Retirement System. ASRS provides a monthly retirement benefit for fully vested participants, Long Term Disability (LTD) to partially replace lost income due to illness or injury, death benefits for eligible dependents. To find out more about your ASRS benefits, log into the ASRS Member Portal, or call ASRS directly.

www.azasrs.gov ● 602-240-2000

Public Safety Personnel Retirement System (PSPRS)

AFMA provides its Sworn Public Safety Employees with membership in the Public Safety Personnel Retirement System. PSPRS provides a monthly retirement benefit for fully vested participants, the Public Safety Cancer Insurance Policy Program, for its members, and death benefits for eligible dependents. To find out more about your PSPRS benefits, log into the PSPRS Member Portal, or call PSPRS directly.

www.psprs.com ● 602-255-5575

Nationwide Retirement Benefits

457(b) / Roth Plan (Optional)

Employees may make pre-tax deferrals through payroll deductions to this retirement plan. Contributions reduce your taxable income, grow tax deferred, and are taxable (without penalty) upon withdrawal, regardless of age. After tax contributions may also be made into the 457(b) Roth Plan.

NOTE: You are responsible for all tax consequences as outlined by the Internal Revenue Service (IRS). Contributions to both the 457(b) and the 457(b) Roth plan combine towards the calendar annual limit.

For additional information email Payroll@AFMA.Az.gov, or contact Matt Gayman at **Nationwide Retirement** directly at 602-316-4329, or login to your retirement account at www.nrsforu.com.

2021 Limit \$19,500—Age 49 & Under
\$26,000—Age 50 & Older

Public Safety Financial / Galloway

Galloway provides retirement planning and financial solutions for Police, Fire, Government Employees, their families and friends.

1-877-Squad51(778-2351)

411@galloway911.com ● www.galloway911.com

401(a) Traditional Plan

AFMA contributes an amount equivalent to 3% of all full-time employee's base wages into an account. This account is a five year vestment plan (20% per year). Employees who choose to 'Opt Out' of the AFMA sponsored Health Insurance and/or PSPRS Deferred Retirement Option Plan (DROP) participants will receive additional contributions into this 401(a) plan in accordance with the approved fiscal year budget requirements.

NOTE: Employees may make voluntary contributions to this plan on a pre-tax basis. Contributions are elected during the Open Enrollment period and remain in effect from July 1st through June 30th. For additional information or to make voluntary contributions email Payroll@AFMA.Az.gov.

401(a) Alternate To Social Security Plan

For full-time Non-Sworn ASRS participants, AFMA and eligible employees contribute 6.2% of all Social Security (SS) covered wages into an account. This plan was established as a SS Replacement Plan, therefore, participants are immediately vested, contributions are calculated based on SS restrictions and limits.

401(a) PSPRS Hybrid Plan

Full-time Sworn PSPRS Tier 2 & 3 Hybrid participants, are statutorily required to contribute 3% of covered wages into an account managed by Nationwide Investment Advisors. AFMA is required to contribute 3% or 4% of covered wages, determined by membership date, into the same plan. Participants are vested in accordance with membership, and contributions are calculated based on PSPRS restrictions and limits.

Contribution Limits - 401(a)

Employees are responsible for all tax consequences as outlined by the Internal Revenue Service (IRS). Contributions to all of the above 401(a) plans combine towards the calendar year annual limit. It is the employee's responsibility to ensure the annual contribution limit is not exceeded. AFMA provides the "Contribution Calculation Worksheet" tool to assist employees in this task, you can access this file through the ESS Website.

2021 Limit

\$58,000 - Employee/Employer Combined

If you think you might exceed the calendar year contribution limit, or need additional information email Payroll@AFMA.Az.gov, or contact Nationwide directly.

Provider Contact Information

Kairos Health Arizona, Inc. Administration & Member Services	www.svc.kairoshealthaz.org	888-331-0222
United Healthcare (UHC)	www.umar.com	800-826-9781
Maxor Plus / My MaxorLink Prescription Benefits	www.maxor.com mymaxorlink.com/maxorplus	800-687-0707
Teladoc / Telehealth	www.teladoc.com	800-835-2362
Health Equity (HSA)	www.healthequity.com	866-346-5800
ComPsych Guidance Resources / EAP	www.guidanceresources.com	833-955-3386
Delta Dental	www.deltadentalaz.com	800-352-6132
Total Dental Administrators	www.TDADental.com	888-422-1995
VSP (Vision)	www.vsp.com	800-877-7195
MetLaw: Legal Services Plan	www.legalplans.com	877-638-7868
Identity Guard	www.identityguard.com	855-443-7748
MetLife: Hospital Indemnity / Critical Illness / Accident	www.mybenefits.metlife.com	877-638-7868
Nationwide Pet Insurance	www.petsnationwide.com	877-738-7874
The Standard—Life / AD&D	www.standard.com	800-628-8600
The Hartford LTD	www.thehartford.com	800-523-2233
AFLAC—Karen Jones	www.aflac.com	602-229-1970
LegalShield / ID Shield Linda Bowden	www.legalshield.com/info/ArizonaFire Linda@123myrights.com	800-742-4775 602-740-7354
Central United Life EMC National Life Company	www.manhattanlife.com www.emcnationallife.com	480-998-8390 602-525-0206
ASRS	www.azasrs.gov	602-240-2000
PSPRS	www.psprs.com	602-255-5575
Nationwide Retirement Matt Gayman	www.nrsforu.com	602-316-4329
Galloway	www.galloway911.com	877-778-2351
Securis Insurance Pool, Inc.	www.securisinsurancepool.org/	888-603-0144
AFMA 24/7 First Responder Specific Counselor Line	www.crisisprepanrecovery.com	480-518-9853